

The Credit Card Holiday Sweepstakes begins 12:01 AM HST on November 1, 2022, and ends 11:59 PM HST on December 31, 2022 and is subject to all applicable federal, state, and local laws and regulations. All issues and questions concerning the construction, validity, interpretation and enforceability of these rules, or the rights and obligations of any entrant shall be governed by, and construed by the laws of the State of Hawai'i.

## Who Can Participate

Must be a resident of the State of Hawai'i and eighteen (18) years of age or older with a valid Social Security Number as of December 31, 2022, to enter. In addition, to qualify, you must be the primary cardholder of a UHFCU Credit Card and all of your accounts must be in good standing. This promotion excludes UHFCU employees, the Board of Directors, and Volunteers, as well as their spouses, dependent children, or household members.

## How to Participate

There are two options to participate in the Sweepstake's prize drawing:

1. No purchase or credit union transaction necessary to enter. To enter the sweepstakes without a purchase or credit union transaction, UHFCU members may enter by writing their full name, address, date of birth, daytime phone number, e-mail address, and writing "Credit Card Holiday Sweepstakes" on a 3x5 postcard and hand-delivering to a UHFCU branch office or mailing to UHFCU, Attention: Marketing – Credit Card Holiday Sweepstakes, P.O. Box 22070, Honolulu, HI 96823. Limit one entry per member. Multiple entries by any one person, incomplete, or illegible entries will result in disqualification. Must be postmarked or hand-delivered by 6:00 p.m. (HST) on December 31, 2022.
2. Primary cardholders will receive one (1) entry when they make at least one thousand dollars (\$1,000) in purchases with their UHFCU credit card between 11/1/22 and 11/30/22. Primary cardholders will receive one (1) additional entry for making at least one thousand dollars (\$1,000) in purchases with their UHFCU credit card between 12/1/22 and 12/31/22. Up to two (2) entries per card. Balance transfers, cash advances, returns, and other transactions do not qualify.

## Prize

Three (3) winners will be awarded one (1) \$500.00 Amazon Gift Card. The winner may not choose cash or an alternative prize. The winner is responsible for any/all travel costs to redeem the prize.

## How Winners Will Be Determined

Three random entries will be drawn for the prize listed above. The member associated with the entry will be the potential winner. Odds of winning are dependent on the number of entries received. The winner's name can be provided upon request.

The potential winner will be selected by random drawing on or about January 15, 2023 and notified within 2 business days of the drawing by the phone number we have on file. All decisions will be final. No participant or winner shall have the right to challenge or contest any decision of Credit Card Holiday Sweepstakes Contest, its rules, interpretation, determination, eligibility, verification, timeliness, winner, prize, or any other matter. The winner will be notified by phone. The winner will need to respond within (48) twenty-four hours in order to claim the prize. If the winner does not respond within the period, an alternate winner will be selected. Prize notifications returned as undeliverable or unclaimed will be forfeited and awarded to an alternate winner. Winner need not be present to win. No prize substitution will be permitted.

Winners will need to sign an affidavit of eligibility/liability/publicity release. In the event of non-compliance with this requirement, prize may be forfeited and awarded to an alternate winner. Acceptance of the prize shall constitute and signify the winner's agreement and consent to use the winner's name and/or photograph for promotional purposes by UHFCU without further compensation, consideration, or payment. In addition, it will signify the acceptance that the prize is offered, "AS IS." Prize winnings will be granted at UHFCU's Main Branch at 2019 South King St., Honolulu, HI 96826. Winners are solely responsible for the payment of any applicable taxes on prizes. The winner releases UHFCU, its affiliates, directors, officers, employees, or agencies from any and all liability for any injuries, losses, or damages of any kind caused by the prize or resulting from acceptance, possession, or use of the prize. UHFCU reserves the right to change or cancel this promotion at any time. This promotion cannot be combined with any other offers.